BI (Official Form かぬせお)15-14571 Doc 1	Filed 04/24/15	Entered 04/2	4/15 11:55:00	Desc Main
v United States Bankrui	PTC DOCUMENT	Page 1 of 9		UNTARY PETITION
Name of Debter (if individual, enter Last, First, Middle):	tha Edith		tor (Spouse) (Last, First,	Middle);
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names us (include married, m	sed by the Joint Debtor in the paiden, and trade names	the last 8 years
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITII (if more than one, state all):	N)/Complete EIN	Last four digits of S (if more than one, s	oc. Sec. or Individual-T.	axpayer LO (ITIN)/Complete EIN
Street Address of Debtor (No. and Street, City, and State):		Street Address of Jo	ont Debtor No. and Stre	ect, City, and State)
15614 S. Paxton tre. Solit	h Holland A		'	1
County of Residence or of the Principal Place of Business:		County of Residence	e or of the Principa Plac	ZIP CODE
Mailing Address of Debtor (if different from street address):	.OOK		Joint Debtor (if different	
		- Commenter	U (· · · · · · ·	on succe address).
	ZIP CODE	•		ZIP CODE
Location of Principal Assets of Business Debtor (if different fi	rom street address above):			
Type of Debtor (Form of Organization)	Nature of	Business	Chapter of Ba	ZIP CODE nkruptcy Code Under Which
(Check one box.)	(Check one box.)		the Petition	n is Filed (Check one box.)
Individual (includes Joint Debtors)	Health Care Busi	l Estate as defined in	Chapter 7 Chapter 9	Chapter 15 Petition for Recognition of a Foreign
See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP)	11 U.S.C. § 101(Railroad	51B)	Chapter 9 Chapter 11 Chapter 12	Main Proceeding Chapter 15 Petition for
Partnership Other (If debtor is not one of the above entities, check	Stockbroker Commodity Brok Clearing Bank Other	ter	Chapter 13	Recognition of a Foreign Nonmain Proceeding
this box and state type of entity below.)	Clearing Bank Other			Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests:	Tax-Exem (Chçck box, if	pt Entity		Nature of Debts
country of decici s center of main interests.	· ·	empt organization	🗷 Debts are primaril	Check one box.) y consumer Debts are
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	United States § 101(8) as "incurred by an business debts			
	Code (the internal	Revenue Code),	individual primari personal, family, o	or
Filing Fee (Check one box.)			household purpose Chapter 11 De	
☐ Full Filing Fee attached.		Check one box: Debtor is a sma	Il business debtor as defi	ined in 11 H.S.C. & 101(517))
Filing Fee to be paid in installments (applicable to individ	luals only). Must attach	Debtor is not a	small business debtor as	defined in 11 U.S.C. § 101(51D).
signed application for the court's consideration certifying unable to pay fee except in installments. Rule 1006(b). S	that the debtor is see Official Form 3A.	Check if: Debtor's aggreg	rate nencontingent liquid	lated debts (excluding debts owed to
Filing Fee waiver requested (applicable to chapter 7 indiv	iduals only) Must	insiders of affili	ates) are less than \$2,490 every three years thereaj	0.925 (amount subject to adjustment
attach signed application for the court's consideration. So	ce Official Form 3B.	Check all applicable		ner).
		A plan is being i	filed with this petition	
Statistical/Administrative Information		of creditors, in a	eccordance with 11 U.S.(repetition from one or more classes C. § 1126(b).
	7			THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that, after any exempt property is endistribution to unsecured creditors.	roution to unsecured credition to unsecured c	tors. c expenses paid, there w	vill be no funds available	for No. 3
Estimated Number of Creditors				
1-49 50-99 100-199 200-999 1,000- 5,000	5,001- 10,	.001- 25,001- .000 50,000	50,001- (%) 100,000	Oxer 106,000
Estimated Assets	, , , , , , , , , , , , , , , , , , , ,	- 20,000	100,000	100 SA SOLUMON
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,0	001 \$10,000,001 \$50),000,001 \$100,000,0	001 \$500,000,001	More than
\$50,000 \$100,000 \$500,000 to \$1 to \$10 million million	to \$50 to \$	\$100 to \$500 fion million	,,,	\$1 billion
Estimated Liabilities				More than St billion St CLERK
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,0		0,000,001 \$100,000,0	001 \$500,000,001 1	More than
\$50,000 \$100,000 \$500,000 to \$1 to \$10 million		to \$500 lion million	.	I billion

B1 (Official For Voluntary Pe	□○日本会員 35-14571 Doc 1 Filed 04/24/15 dition Document	Entered 04/24/15 11:55:00	Desc Main	
(This page mu.	st be completed and filed in every case.)	Page ZDFag(s):		
Location	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach additional she		
Where Filed: Location		15-08490	Date Filed: 3/10 2015	
Where Filed:		Case Kumber: 42525	Date Filed:	
Name of Debto	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffiliate of this Debtor (If more than one, attach	additional sheet.)	
District:	$\sim MQ$	Case Number:	Date Filed:	
District,	1111	Relationship:	Judge:	
of the Securities	Exhibit A ted if debtor is required to file periodic reports (e.g., forms 10K and Securities and Exchange Commission pursuant to Section 13 or 15(d) s Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit (To be completed if debte whose debts are primarily l, the attorney for the petitioner named in the informed the petitioner that [he or she] may pof title 11, United States Code, and have expsuch chapter. I further certify that I have derived 11 U.S.C. § 342(b).	or is an individual consumer debts.) foregoing petition, declare that I have proceed under chapter 7, 11, 12, or 13	
EJ DAMORY	is attached and made a part of this petition.	\mathbf{x}		
		0.	Date)	
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.				
×	Information Regarding (Check any appli Debtor has been domiciled or has had a residence, principal place o preceding the date of this petition or for a longer part of such 180 days	icable box.)	or 180 days immediately	
	to add to days than in any other District.			
There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a forcign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)				
	Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
	m M	Name of landlord that obtained judgment) Address of landlord)		
	Debtor claims that under applicable nonbankruptey law, there are cir entire monetary default that gave rise to the judgment for possession,		mitted to cure the	
	Debtor has included with this petition the deposit with the court of an of the petition.			

Bl (Official Form (7.4%#315-14571	Doc 1 Filed 04		Entered 04/24/15 11:55:00 Desc Main Page 3
Voluntary Petition (This page must be completed and filed in eve	Docu	ment	Rage (South Ref):
e i g s e e comprese una jacu in eve	ry case.)	Sion	<u>l</u>
Signature(s) of Debtor(s)	(Individual/Joint)	~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such		ebts and has	l declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition. (Check only one box.)
chapter, and choose to proceed under chapter [If no attorney represents me and no bankrupto have obtained and read the notice required by	y petition preparer signs th 11 U.S.C. § 342(b).		I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the cha specified in this potition. X Signifier of Debtor X	oter of title 11, United S	itates Code,	Pursuant to 1 U.S.C. § 1511, frequest relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting accognition of the fireign main proceeding is attached. X (Signature of Foreign Representative)
Signature of Joint Debtor Telephone Number (if not represented by Date	BOO attorney)		(Printed Name of Foreign Representative)
Signature of At	ornev*		0:
χ	or ney		Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address			I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Telephone Number Date *In a case in which § 707(b)(4)(D) applies, this certification that the attorney has no knowledge	signature also constitutes a		Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or
in the schedules is incorrect.	ance an inquity that the into	ormation	partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corpor	ation/Partnership)		
I declare under penalty of perjury that the informand correct, and that I have been authorized t debtor.	nation provided in this petit	alf of the	Address
The debtor requests the relief in accordance with Code, specified in this petition. X Signature of Authorized Individual	the chapter of title 11, Un:	ited States	Signature Date
Printed Name of Authorized Individual Title of Authorized Individual		F	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Date		11	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
			f more than one person prepared this document, attach additional sheets conforming of the appropriate official form for each person.
		u	bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or oth. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 15-14571 Doc 1 Filed 04/24/15 Entered 04/24/15 11:55:00 Desc Main Document Page 4 of 9

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

In re 1 4	son-Hoo	Per, Cynthia E	Case No	
(Debtor	, ((if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

Page 2

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debror: within Jyson-Horper Date: 4-23-15)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re: Tyson-Hooper Cynth	wE.)	
Debtor (s)))))	Case No. Chapter (3

List of Creditors

Public Storage	NICOR GAS
2345 173 es strut	P.O. Box 5407
Longing (IL 60438 -6023	eaps Stream, IL 60197
Calmateti Watan Lat	
Calumet City Worker Deportment 204 Pulaski Road	COM-EO
9-0. Box 1519	P. O. Box 6111
Calumetaty, D 60409	Carol Stream, IL 60197
	3
State of I	IZ State Tollway authority
P.O. Box 19035	Atty General - Legal Dapt 2700 Ogden Avenue (7-AS) Downers Gr. IL 60515
5000 19035	2700 Orden Avenue (7-AS)
Springfield, IL 62794-9035	Diswiners Gr, IZ 60515
Cook County Treasurer.	
100-120x 805 438	Deportment of the Treasury
Chicago A 60680-4118	Kansas City, Mo
0	Kansas City, Mo 64999 - 0025

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

Entered 04/24/15 11:55:00 Page 8 of 9

Desc Main Page 2

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)
Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Entered 04/24/15 11:55:00 Page 9 of 9

Desc Main

UNITED STATES BANKRUPTCY COURT

Tyson-Hooper Cynthia E.

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) **UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of [Non-Attorney] Bankruptcy Petition Preparer

1, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that 1 delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bank uptcy Petition Preparer Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy

Case No. (if known)

Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.